

BEST AVAILABLE COPY

Attorney's Docket No.: 11602-003001

Client's Ref. No.:

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name,

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled FINANCIAL ACCOUNT MANAGEMENT, the specification of which:

- is attached hereto.
- was filed on May 3, 2000 as Application Serial No. 09/564,163 and was amended on _____
- was described and claimed in PCT International Application No. _____ filed on _____
and as amended under PCT Article 19 on _____

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose all information I know to be material to patentability in accordance with Title 37, Code of Federal Regulations, §1.56.

I hereby appoint the following attorneys and/or agents to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:

David L. Feigenbaum, Esq.,
Reg. No. 30,378

Robert E. Hillman, Esq.,
Reg. No. 22,837

Y. Rocky Tsao
Reg. No. 34,053

Celia H. Leber
Reg. No. 33,524

John F. Hayden, Esq., Reg.
No. 37,640

Address all telephone calls to CELIA H. LEBER at telephone number (617) 542-5070.

Address all correspondence to DAVID L. FEIGENBAUM at:

FISH & RICHARDSON P.C.
225 Franklin Street
Boston, MA 02110-2804

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patents issued thereon.

BEST AVAILABLE COPY

BEST AVAILABLE COPY

Combined Declaration and Power of Attorney

Page 2 of 2 Pages

Full Name of Inventor:

ALFRED L. CHI

Inventor's Signature:



Date: 7-28-2000

Residence Address:

34 Main Street Extension
Plymouth, MA 02360

Citizenship:

U.S.A.

Post Office Address:

34 Main Street Extension
Plymouth, MA 02360

20084890.doc

BEST AVAILABLE COPY